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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:

CASE NO.: 22-41001-MXM-13

EDDIE DEAN LEWIS
6537 Spring River Lane
North Richland Hills, TX 76180
SSN/TIN: XXX-XX-5351

CHAPTER 13

DEBTOR

HEARING DATE: November 21st, 2024 at 8:30 AM

DEBTOR'S MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

PLAN MODIFICATION DATE: October 9th, 2024

DISCLOSURES

[] This *Plan Modification* contains *Nonstandard Provisions* listed in Section IX.
 This *Plan Modification* does not contain *Nonstandard Provisions* listed in Section IX.

NO HEARING WILL BE CONDUCTED UNLESS A WRITTEN OBJECTION IS FILED WITH THE U.S. BANKRUPTCY CLERK AT ELDON B. MAHON U.S. COURTHOUSE 501 W. 10TH ST., RM. 147 FORT WORTH, TX 76102-3643 BEFORE CLOSE OF BUSINESS ON November 6th, 2024, WHICH IS AT LEAST 28 DAYS FROM THE DATE SERVED. ANY OBJECTION SHALL BE IN WRITING AND FILED WITH THE CLERK. IF AN OBJECTION IS TIMELY FILED, A HEARING MAY BE HELD WITH NOTICE ONLY TO THE OBJECTING PARTY. IF NO OBJECTION IS TIMELY FILED, THIS MODIFICATION SHALL BE DEEMED UNOPPOSED, AND THE COURT MAY ENTER AN ORDER APPROVING IT.

UNLESS OTHERWISE SET OUT IN THIS *PLAN MODIFICATION*, ALL PROVISIONS, SCHEDULED AMOUNTS, VALUATIONS, INTEREST RATES, MONTHLY PAYMENT AMOUNTS, AND ASSUMPTIONS OR REJECTIONS OF UNEXPIRED LEASES OR EXECUTORY CONTRACTS (“TERMS”) ARE NOT MODIFIED AND SHALL REMAIN AS SET FORTH IN THE CHAPTER 13 *PLAN*, THE ORDER CONFIRMING THE CHAPTER 13 *PLAN*, THE ORDER APPROVING THE *TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS*, OR AN ORDER APPROVING A PRIOR MODIFICATION OF THE CHAPTER 13 *PLAN*, WHICHEVER WAS ENTERED LATER. ALL TERMS SHALL BE INCORPORATED IN AND CONSTITUTE PROVISIONS OF THIS *PLAN MODIFICATION*. ALL PARTIES SHALL BE BOUND BY THE TERMS OF THIS *PLAN MODIFICATION* UNLESS DISAPPROVED. LANGUAGE IN ITALICIZED TYPE IN THIS *PLAN MODIFICATION* IS DEFINED IN GENERAL ORDER 2021-05 STANDING ORDER CONCERNING CHAPTER 13 CASES AND AS IT MAY BE SUPERSEDED OR AMENDED (“GENERAL ORDER”). ALL PROVISIONS OF THE GENERAL ORDER SHALL APPLY TO THIS *PLAN MODIFICATION* AS IF FULLY SET OUT HEREIN.

Pursuant to 11 U.S.C. §1329 *Debtor* requests the following modification(s) to the *Debtor's Chapter 13 Plan*.

I. REASON(S) FOR MODIFICATION

1. Cure *Plan* arrears to the *Trustee*.
 2. Provide for or modify treatment of a Secured (paragraph V) and/or Priority (paragraph VI) claim.
 3. Provide for payment to the *Mortgage Lender* through the *Conduit Program* (paragraph III).
 4. Cure any post-petition *Mortgage Arrearage* (paragraph IV).
 5. Make *Plan* sufficient based on allowed claims.
 6. Modify the Unsecured Creditors' Pool from \$ _____ to \$ _____.
 7. Modify the value of non-exempt property from \$ _____ to \$ _____.
 8. Supersede an Interlocutory Order (Docket # _____.
 9. Allow Debtor's counsel's fees for this modification (paragraph VII).
 10. Other:

II. NEW PLAN PAYMENT TO TRUSTEE AMOUNT AND TERM

DATE OF CALCULATION: October 9, 2024

TOTAL PAID IN*: \$163,280.00

NUMBER OF MONTHS SINCE PETITION DATE: 30

*Provide the total amount paid to the *Trustee* as of the Date of Calculation less any refunds by the Trustee to the *Debtor*.

The *Plan Payment(s)* to the *Trustee* shall be changed to:

Start Date for Payments under Modification** (MM/DD/YY)	Number of Periods	Plan Payment Monthly Amount
11/1/2024	30	\$7,525.00

NEW BASE AMOUNT: \$389,030.00

**DEBTOR'S NEW PLAN PAYMENT START DATE MAY NOT BE MORE THAN THIRTY (30) DAYS FROM THE DATE OF THIS PLAN MODIFICATION AND MUST BE THE SAME DAY OF THE MONTH THAT THE DEBTOR'S PLAN PAYMENT IS DUE UNDER THE CONFIRMED PLAN.

III. CURRENT POST-PETITION MORTGAGE PAYMENTS TO BE DISBURSED BY THE TRUSTEE

Mortgage Lender	Current Mortgage Payment Amount	Date to Resume Current Post-Petition Mortgage Payments* (MM/DD/YY)
NA		

*IF THE DEBTOR DOES NOT INCLUDE A DATE TO RESUME THE CURRENT POST-PETITION MORTGAGE PAYMENTS IN A CASE THAT IS A CONDUIT CASE AT THE TIME THIS PLAN MODIFICATION IS FILED, THE DATE TO RESUME DISBURSING THE CURRENT POST-PETITION MORTGAGE PAYMENTS SHALL BE THE FIRST DAY OF THE SECOND MONTH FOLLOWING THE START DATE OF THE FIRST PLAN PAYMENT UNDER DEBTOR'S MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

THIS PLAN MODIFICATION.

1. *Current Post-Petition Mortgage Payments* shall be paid by the *Trustee* as set out in paragraph III of this *Plan Modification* or as otherwise provided in the General Order.
2. *Current Post-Petition Mortgage Payment Arrearages* due as of the date to resume the *Current Post-Petition Mortgage Payments* shall be paid by the *Trustee* as set out in paragraph IV of this *Plan Modification* or as otherwise provided in the General Order.
3. Any *Current Post-Petition Mortgage Payments* indicated herein reflects what the *Debtor* believes are the periodic payment amounts owed to the *Mortgage Lender*.
4. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order Paragraph 15(c)(3).
5. Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.
6. Upon completion of all *Plan Payments*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.
7. Unless otherwise ordered by the Court, if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post- petition.
8. Each claim secured by the *Debtor's* principal place of residence shall constitute a separate class.
9. *Mortgage Lenders* shall retain their liens.

IV. PROVIDE FOR ANY POST-PETITION MORTGAGE ARREARAGE

<i>Mortgage Lender</i>	Total Amount of Post-Petition Mortgage Arrearage	Due Date(s) (MM/DD/YY)	Interest Rate	Treatment (\$/Mo or Pro Rata)
NA				

The Post-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest, if any, set out in this *Plan Modification*. To the extent interest is provided, it will be calculated from the first day of the month that an order is entered approving this *Plan Modification*.

ANY CURRENT POST-PETITION *MORTGAGE PAYMENTS* WHICH HAVE BECOME DUE TO THE *MORTGAGE LENDER* AS OF THE TIME OF THE DATE TO RESUME *CURRENT POST-PETITION MORTGAGE PAYMENTS* UNDER THIS *PLAN MODIFICATION* WILL BE CLASSIFIED AS A POST-PETITION *MORTGAGE ARREARAGE*. IF DESIGNATED TO BE PAID PER-MO, SUCH POST-PETITION *MORTGAGE ARREARAGE* WILL BE PAID AS A LEVEL 5 CLAIM UNDER THE ORDER OF PAYMENT. IF DESIGNATED TO BE PAID PRO-RATA, SUCH POST-PETITION *MORTGAGE ARREARAGE* WILL BE PAID AS A LEVEL 6 CLAIM UNDER THE ORDER OF PAYMENT

V. PROVIDE FOR OR MODIFY TREATMENT OF SECURED CLAIMS

Creditor Name	Claim Amount	Collateral Description	Value of Collateral	Interest Rate	Treatment (\$/Mo, Pro Rata, Direct, Surrender)
NA					

The automatic stay shall be terminated and the *Trustee* shall cease disbursements on any secured claim which is secured by any *Surrendered Collateral* (Surr), without further order of the court, pursuant to the General Order.

VI. PROVIDE FOR OR MODIFY TREATMENT OF PRIORITY CLAIMS

Creditor Name	Claim Amount	Interest Rate	Treatment (\$/Mo, Pro Rata, Direct, Surrender)
NA			

VII. DEBTOR'S COUNSEL'S FEE FOR THIS MODIFICATION

Total Amount of Fee	Amount of Fee Paid Direct	Amount of Fee to Be Disbursed by <i>Trustee</i>
\$650.00	\$0.00	\$650.00

Any additional attorney fee to be disbursed by the *Trustee* will be paid as set out in the Order of Payment.

VIII. ORDER OF PAYMENT

Unless otherwise ordered by the Court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an Order of Confirmation of the Chapter 13 *Plan*, whether pursuant to this *Plan Modification* or a further modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

- 1st – Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees will be paid in full.
- 2nd – *Current Post-Petition Mortgage Payments* (as adjusted, if necessary, per General Order) which will be paid per mo.
- 3rd – Secured Creditors designated to be paid per mo and Domestic Support Obligations which will be paid per mo.
- 4th – Attorney Fees which will be paid pro-rata.
- 5th – Post-Petition *Mortgage Arrearage* if designated to be paid per mo.
- 6th – Post-Petition *Mortgage Arrearage* if designated to be paid pro-rata.
- 7th – Arrearages owed on Executory Contracts and Unexpired Leases which will be paid per mo.
- 8th – Pre-Petition *Mortgage Arrearage* if designated to be paid per mo.
- 9th – Pre-Petition *Mortgage Arrearage* and Secured Creditors if designated to be paid pro-rata.
- 10th – All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges* which will be paid pro-rata.
- 11th – Priority Creditors Other than Domestic Support Obligations which will be paid pro-rata.
- 12th – Special Class Creditors which will be paid per mo.
- 13th – Unsecured Creditors other than late filed or penalty claims which will be paid pro-rata.
- 14th – Late filed claims by Secured Creditors which will be paid pro-rata unless otherwise ordered by the Court.
- 15th – Late filed claims for DSO or filed by Priority Creditors which will be paid pro-rata.
- 16th – Late filed claims by Unsecured Creditors which will be paid pro-rata.
- 17th – Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages,

expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims which will be paid pro-rata.

IX. NONSTANDARD PROVISIONS

Any *Nonstandard Provisions* will be void unless the appropriate box on page one of this *Plan Modification* is checked. The following *Nonstandard Provisions*, if any, constitute terms of this Plan. Any *Nonstandard Provision* placed elsewhere in the *Plan Modification* is void.

None

Date: October 9, 2024

Respectfully submitted,

By: /s/ Mark B. French
MARK B. FRENCH
State Bar No. 07440600

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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a copy of the DEBTOR'S MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION (dated October 9, 2024) was served upon the Debtor(s) and the parties on the attached matrix by or under the direction of the undersigned by United States First Class Mail, postage paid, and electronically by the Clerk on all other parties entitled to electronic notice on the date of filing hereof.

Date Served: October 9, 2024

By: /s/ Mark B. French
MARK B. FRENCH

Case 22-41001-mxm13

Label Matrix for local noticing

0539-4

Case 22-41001-mxm13

Northern District of Texas

Ft. Worth

Wed Oct 9 16:39:25 CDT 2024

Bridgecrest Credit Company, LLC as Servicer

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Doc 100 Filed 10/09/24 Entered 10/09/24 16:44:22 Desc

Bridgecrest Acceptance Corporation, 7/8/15 Main Document Page 7 of 9

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Bridgecrest Credit Company

c/o Quilling, Selander, et al

2001 Bryan Street

Suite 1800

Dallas, TX 75201-3070

Capital One Auto Finance, a division of Capi

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Carvana, LLC

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Caliber Home Loans, Inc.

75 Beattie Place, Suite 300

Greenville, SC 29601-2138

Tarrant County

Linebarger Goggan Blair & Sampson, LLP

c/o Lisa Large Evans

2777 N. Stemmons Freeway

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501 W. Tenth Street

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Ad Astra Recovery

7330 West 33rd Street North

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Wichita, KS 67205-9370

Adam Wilk

c/o Rathbone Group, LLC

1250 Granger Road

Brooklyn Heights, OH 44131-1234

Affirm, Inc.

Attn: Bankruptcy

30 Isabella St, Floor 4

Pittsburgh, PA 15212-5862

BRACKETT & ELLIS

100 MAIN STREET

FORT WORTH TX 76102-3008

Bonds Ellis Eppich Schafer Jones LLP

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Brent Martinelli

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Bridgecrest Acceptance Corporation

AIS Portfolio Services, LP

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Brown-Campbell Company

11800 Investment Drive

Shelby Twp. MI 48315-1794

CALIBER HOME LOANS, INC.

ATTN: CASH OPERATIONS BK

PO BOX 128

GREENVILLE, SC 29602-0128

CHEX SYSTEMS INC

ATTN: CONSUMER RELATIONS

7805 HUDSON ROAD STE 100

WOODBURY MN 55125-1595

Caliber Home Loans, Inc.

c/o McCarthy Holthus, LLP

1255 West 15th Street, Suite 1060

Plano, TX 75075-4220

Capital One

Attn: Bankruptcy

P.O. Box 30285

Salt Lake City, UT 84130-0285

Capital One Auto Finance

Attn: Bankruptcy

7933 Preston Rd

Plano, TX 75024-2302

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AIS Portfolio Services, LP

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P.O. Box 4360

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City of Fort Worth

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Fort Worth, Texas 76102-6314

DH Griffin of Texas, Inc

8690 Cromwell Street

Fort Worth, Texas 76104

Darrell Huffman

Northeast Courthouse

645 Grapevine Highway, Suite 110

Hurst, Texas 76054-2833

FNA VI, LLC

c/o CHAMBERLAIN HRDLICKA

Attn: Tara LeDay

1200 Smith Street, Suite 1400

Houston, Texas 77002-4496

Case 22-41001-mxm13

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Frank W. Neal & Associates, Inc.
Main Document Page 8 of 9

Hunter-Kelsey of Texas, LLC

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DALLAS TX 75242-1001

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FORT WORTH TX 76102-2833

LINEBARGER HEARD ET AL
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Fort Worth, Texas 76102-3727

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2211 N. First St.
San Jose, CA 95131-2021

Red-D-Arc Inc.
PO Box 734675
Dallas, TX 75373-4675

Red-D-Arc Welderentals
Accounts Receivable Department
685B Lee Industrial Blvd
Austell, GA 30168-7434

Robert E Lapin
Lapin & Landa LLP
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Suite 2000
Houston, TX 77002-7337

Speedy/Rapid Cash
P.O. Box 780408
Wichita, KS 67278-0408

Springtown Self Storage
1050 W Hwy 199
Springtown, TX 76082-2627

Starvos & Kelly, PLLC
3624 North Hills Drive
Suite B-100
Austin, TX 78731-3242

TAX DIVISION
US DEPARTMENT OF JUSTICE
717 N HARWOOD
SUITE 400
DALLAS TX 75201-6598

Tarrant County Tax Assessor Collector
100 E Weatherford Street
Fort Worth, Texas 76196-0206

Texas First Rentals, LLC
PO Box 650869
Dallas, TX 75265-0869

UNITED STATES ATTORNEY
NORTHERN DISTRICT OF TEXAS
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ROOM 300
DALLAS TX 75242-1074

UNITED STATES ATTORNEY GENERAL
DEPARTMENT OF JUSTICE
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WASHINGTON DC 20530-0001

UNITED STATES TRUSTEE
1100 COMMERCE STREET
ROOM 976
DALLAS TX 75242-0996

USAA General Indemnity Company
c/o Rathbone Group, LLC
1250 Granger Road
c/o Rathbone Group, LLC
Brooklyn Heights, OH 44131-1234

Eddie Dean Lewis
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Bedford, TX 76021-5857

Pam Bassel
Office of The Standing Ch.13 Trustee
860 Airport Freeway
Suite 150
Hurst, TX 76054-3256

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)FNA VI, LLC

(u)The Bank of New York Mellon, the successor

(d)CALIBER HOME LOANS, INC.
75 BEATTIE PLACE, SUITE 300
GREENVILLE, SC 29601-2138

(d)Caliber Home Loans, Inc,
75 Beattie Place, Suite 300
Greenville, SC 29601-2138

(d)Carvana, LLC
4515 N. Santa Fe Ave. Dept. APS
Oklahoma City OK 73118-7901

(d)City of Fort Worth
200 Texas Street
Fort Worth, TX 76102-6314

(d)Tarrant County
Linebarger Goggan Blair & Sampson, LLP
c/o Lisa Large Evans
2777 N. Stemmons Freeway
Suite 1000
Dallas, TX 75207-2328

(d)United States Trustee
1100 Commerce Street
Room 976
Dallas, TX 75242-0996

	End of Label Matrix
Mailable recipients	58
Bypassed recipients	8
Total	66